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Moody on The Market

*Pat
Moody*

Organizations receive For Good Grants from Berrien Community Foundation

Spreading positive impact far and wide in our area, the Berrien Community Foundation has announced nearly \$140,000 in For Good Grants to close out the year, supporting physical and mental health, youth well-being, and access to essential services throughout Southwest Michigan.

BCF program manager Susan Matheny tells us 28 organizations are receiving grants. She says the foundation noticed a trend with this round's applications.

"Many of our most recent For Good Grants were addressing the basic building blocks of a healthy community," Matheny said. "You know, basic needs, education, health, both mental and physical. I think there was a considerable amount of those kind of projects."

Matheny says that's not surprising, given the funding landscape nationwide. Of course, the BCF also wants to support the arts, recreation, and education.

"The Boys and Girls Club was awarded a grant to work on their STEAM/STEM education programming for youth. Bridgman Public Schools had a project to really expand their school-based social work services."

Other grant recipients include Meals on Wheels of Southwest Michigan, the Ferry Street Resource Center in Niles, and the Benton Harbor Public Library. We have a list of the recipients and how they'll use their grants below.

Matheny says one often-overlooked need is being addressed with a grant to the Disability Network Southwest Michigan. It's going to use its funding to help install ramps at the homes of disabled residents.

"So it improves our community members ability to access their own home and to access the outside world. From what I understand, there's always a wait list of people who need ramps."

The BCF awards For Good grants twice per year, and the grants come in two forms. They are major grants, which run up to \$15,000, and minor grants, which run up to \$1,500.

Over the years, Matheny says the Berrien Community Foundation has given out several million dollars in For Good Grants.

Continued on page 4

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**Debbie
Ramirez**
*Senior Director of
Impact & Volunteer
Engagement,
United Way of
Southwest Michigan*

Nominate a Deserving Volunteer to be Recognized for Their Service to the Community

Southwest Michigan is a community powered by people who step forward—often quietly—to make life better for their neighbors. From mentoring youth and organizing food drives to serving on nonprofit boards and responding in moments of crisis, volunteers are the heartbeat of our region. Their

commitment strengthens families, supports nonprofits, and creates lasting change.

United Way of Southwest Michigan believes these efforts deserve to be seen, celebrated, and honored. That's why we are once again inviting the community to nominate

Continued on page 2

Inserts & Promotions

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Inserts may vary by zip code

Ramirez Continued from cover

outstanding volunteers for recognition at our **Annual Celebration on April 23**, held at the Lake Michigan College Mendel Center Grand Upton Hall in Benton Harbor. This annual event brings together community leaders, partners, and supporters to reflect on the collective impact we make—and to spotlight individuals whose service exemplifies the very best of Southwest Michigan.

This year, two prestigious lifetime achievement awards will be presented, each honoring volunteers whose dedication has made a profound and lasting difference.

The **Margaret B. Upton Volunteer Leadership Award** recognizes one exceptional volunteer in **Berrien County** whose service spans more than a decade. This award honors individuals who have demonstrated a sustained commitment to community service, whether through a wide range of volunteer experiences or through significant contributions to a single organization. Leadership, collaboration, and a willingness to inspire others are central to this recognition.

The recipient of this award will also receive **\$5,000 to donate to the nonprofit of their choice**, extending the impact of their service even further. The monetary portion of this award is generously provided by the **Frederick S. Upton Foundation**, continuing a tradition of investing in community leadership and service.

The **Judge Susan L. Dobrich Volunteer Leadership Award for Cass County** honors the legacy of Judge Susan L. Dobrich and her ded-

ication to service. Susan also serves as a board member of United Way of Southwest Michigan. This award recognizes one volunteer in **Cass County** who has contributed more than eight years of meaningful volunteer service.

Eligible nominees demonstrate a variety of volunteer experiences—such as teamwork, physical service, clerical support, and leadership roles—or have made a significant impact within a single organization. This award celebrates volunteers who show up in many ways and understand that strong communities are built through both action and collaboration.

The recipient will receive **\$5,000 direct-ed to a nonprofit serving Cass County resi-dents**, thanks to the generous support of the **McLoughlin Family Foundation**.

Do you know someone whose dedication has quietly transformed lives? A neighbor, mentor, advocate, or leader who gives their time and talents without seeking recognition? Nominating a volunteer is a powerful way to say thank you—and to ensure their story inspires others.

Nominations for both awards are open through **January 31**. To submit a nomination and learn more about eligibility and criteria, visit uwsn.org/nominate-a-volunteer.

Let's come together to celebrate the individuals who remind us that lasting change begins with service—and that every volunteer has a story worth honoring.

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Photo of the Week



Holiday Gathering

Photo by Jim Fisher

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New Year, Same Family

The New Year is here, and I am guessing that some of your plans have already changed. If plans get derailed after such a short time, what do you think the rest of the year will be like? No one plans to be unhealthy, but there's no guarantee that your body will stay strong all year long. No one plans to lose their job, but companies downsize and performance reviews come up short of extraordinary. Few plan to sabotage a relationship, but rifts happen. The calendar has flipped, routines are reset, resolutions are made but there's no guarantee of success.

Sometimes entering a new year can feel like being an adopted child who has to prove their place in the family, while children born into the family are automatically "in." When challenges come, they often are a blow to our egos, and we feel like we must prove ourselves worthy. Is that how you want to face this new year? Do you want the pressure to make it a good year? What happens if, by things out of your control, it isn't? How will you fix it?

There's one relationship where you don't need to prove you are good enough. We don't enter this new year as strangers or adopted children, fighting to be part of the God's family. We enter as children. **"God sent the Spirit of his Son into our hearts to shout, 'Abba, Father!'"** (Galatians 4:6).

God has already sent his Spirit into your heart.

The Spirit of the Son teaches us to cry out, "Abba, Father!" The title, Abba, is one of endearment for dad. This is the perfect dad who loves and protects you. Imagine stepping into this new year with the Father holding your hand. You may have plans, but the path ahead is unknown. You don't have to prove yourself worthy of his love. He has already loved you in his Son. So the Father walks with you, holding you and watching you every step of this new year.

The calendar changed, but your relationship with your Father has not.

What uncertainty about this new year is God inviting you to place into the Father's capable hands?

Prayer: Abba, Father. Thank you for your love. Keep the Spirit of your Son strong in my heart so I can cry out with joy and trust that you help me and are for me. Amen.

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph

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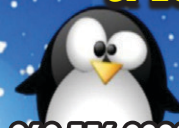
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Wednesday January 14th
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Wednesday January 28th

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Moody *Continued from cover*

Programs receiving grant support:

- Boys & Girls Clubs of Greater Southwest Michigan - STEAM Day - Expanding youth access to STEAM education and enrichment opportunities.
- Bridgman Public Schools - Student Success Project - Providing school-based social work services, essential school supplies and suicide prevention programming.
- Corewell Health Foundation - Southwest Michigan - Behavioral Health Unit Renovation - Modernizing facilities to ensure safe, high-quality mental health care.
- EliStrong Foundation - Family Grants - Assisting families of children battling pediatric cancer with costs not covered by insurance.
- Ferry Street Resource Center - Building Bridges to Opportunity and Sustainability - Providing emergency assistance and life-planning coaching to households in need.
- Girl Scouts - Heart of Michigan - Growing Tomorrow's Leaders - Expanding Girl Scouting opportunities in Coloma and Watervliet.
- Grounded Incorporated - Grounded Hangouts - Creating safe, supportive mental health and wellness spaces for children.
- InterCare Community Health Network - Healthy Youth Program - Teaching youth about healthy food and wellness choices.
- Meals on Wheels of Southwest Michigan - Medically Appropriate Meals - Expanding access to nutritious, medically appropriate meals for seniors.
- Neighbor by Neighbor - Pathway to Home - Assisting families and individuals at risk of homelessness with emergency housing support.
- St. Augustine of Canterbury Episcopal Church - Community Food Pantry - Supporting food access to families and individuals experiencing food insecurity.
- Stevensville United Methodist Church - Riverside Weekend Backpack Program - Providing weekend meals for students attending Riverside Hagar #6 School who are facing food insecurity.

Additional grant awards:

- Benton Harbor Public Library - Library Support Café - Providing access to a safe indoor space and community support for unhoused individuals.
- Berrien Artist Guild, Inc. - Audio Equipment Upgrade - Replacing outdated audio equipment at the Box Factory Mainstage.
- Curious Kids' Museum - Curious Kids on Main Street - Supporting the renovations at the museum's new facility on Main Street in St. Joseph.
- Disability Network Southwest Michigan - Ramp Up program - Funding for ramp-building materials to improve home accessibility, safety and independence for individuals with disabilities.
- Five Pines Ministries - Snow Tube Replacement - Funding the purchase of new snow tubes for use on Five Pines' "Grandpa's Snow Tubing Hill."

- Greater Bridgman Area Chamber of Commerce and Growth Alliance - Salute the Troops Playground - Supporting the development of an Armed Forces-themed playground with educational elements in Bridgman.
- Harbor Country Rotary Foundation - River Valley Elementary Literacy Support - Improving book access for students at River Valley Elementary School.
- Junior Achievement of the Michigan Great Lakes - Berrien County Financial Literacy Programming - Supporting financial literacy programming in Berrien County schools during the 2025-26 school year.
- Krasl Art Center - Ceramics Studio Equipment Purchase - Funding the purchase of equipment to allow the center to recycle and reuse clay.
- Lake Michigan College - Digital Scenery Project - Supporting the rental of digital scenery equipment and animated projections for "Big Fish, the Musical."
- Michiana Public Broadcasting Corporation - General Support for PBS Michiana - Providing general operating support for WNIT.
- Paws of Hope - Preventative Care and Adoptive Readiness - Funding testing, vaccination and spay/neuter services for rescued animals.
- School of American Music - "My Name Is" Project - Supporting a participatory, intergenerational music project.
- St. Joseph Today - The "I Heart" St. Joe" Podcast - Funding the purchase of audio/video equipment and marketing materials to produce a podcast.
- Tarragindi Initiative - Old Jailhouse Archaeological Dig 2026 - Providing funding for a local PhD archaeologist to supervise a dig where the 1830s county jail used to sit at The History Center at Courthouse Square in Berrien Springs.
- The Region of Three Oaks Museum - Warren Building Preservation - Assisting with renovations needed for a recently donated building to serve as the museum's satellite campus.

Benton Harbor Library renamed to honor Mamie Yarbrough

It's been a long time in the making, but finally it's official, the Benton Harbor Public Library is now the Mamie L. Yarbrough Benton Harbor Public Library.

The name change honors Berrien County Commissioner Mamie Yarbrough for her decades of service and leadership. Yarbrough has served on the library board for 26 years, including more than ten as president, serving as an advocate for expanded access to technology, learning programs, and community resources. City leaders say her work helped transform the library into a hub for education, children's programs, and lifelong learning.

Yarbrough says the honor reflects progress in recognizing Black leaders and women in the community.

Pat Moody
Publisher, MoodyOnTheMarket.com
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Recognized as a Moody on the Market Best Place to Work in 2024, Berrien RESA is home to a team of 350 dedicated professionals committed to making a difference every day. The organization is proud to be one of the county's larger employers and an enthusiastic partner in supporting the future of Berrien County's children.

As a friendly reminder, Tuesday, January 6th is the last day to nominate for our 2026 Business Recognition Awards!

Categories for the 2026 Chamber Awards are:
Economic Impact Award; Small Business of the Year Award; Non-Profit Excellence Award; Best New Business; Community Placemaking Award; Rising Star Award; and Pat Moody Award: An award that recognizes an individual who has made their mark in the community. Nominees should be an established presence with over 10 years in Southwest Michigan and exemplify customer and community service.

Past winners include Bob Burch, Sturgis Bank; Tom Starks, Starks Family Funeral Homes; Jim "Jimbo" Shelton, Shelton's Farm Market; Michelle Heit, Supervisor New Buffalo Township.

Big things are continuing to happen in Southwest Michigan - if you're curious on how you can get involved feel free to reach out to me directly at sspoonholtz@smrchamber.com or 269-932-4040. See you around our winter wonderland!

A Hidden Blessing in Niles: The Free HERBIE Health Clinic

In a time when healthcare feels more complicated and expensive than ever, there is a quiet blessing tucked inside Niles: the HERBIE Health Clinic – a **completely free** health clinic run entirely by volunteer doctors, nurses, and medical staff. No insurance required. No co-pays. No surprise bills. Just compassionate care for those who need it most.

"Many people in our region don't even know HERBIE exists – and that's exactly why we need to get the word out," said **Dr. Sherry O'Donnell**, the clinic's director.

HERBIE Health Clinic was started in memory of Dr Herb Atkinson and founded on a simple mission: *to ensure that cost never becomes a barrier to receiving quality medical care.* Each month, on the **second Saturday**, volunteer physicians and nurses donate their time to serve patients who might otherwise go without treatment – hardworking individuals without insurance, families facing financial strain, and people who earn too much to qualify for assistance yet too little to afford traditional healthcare.

The clinic provides a range of basic medical services. This can include check-ups, chronic condition management, medication guidance, blood pressure monitoring, simple treatments, physical therapy and referrals for additional care when needed. Every patient is treated with dignity and respect, regardless of circumstance.

Because HERBIE operates with **no marketing budget** and minimal administrative resources, most of the team's energy is spent on patient care, not promotion. Word of mouth, church networks, and community kindness have kept the clinic going for years – but many families still don't know that a free option is available right here in Southwest Michigan.

"If you, a neighbor, a co-worker, or someone in your church family is struggling to afford healthcare, we want them to know that HERBIE is here for them," O'Donnell added.

The clinic is located inside **New Journey Church at 302 Cedar Street in Niles** and opens its doors on the **2nd Saturday** of each month, typically from **8:00 a.m. to 11 a.m.** (arrive early, as patients are seen on a first-come, first-served basis).

HERBIE also welcomes additional volunteers – both medical and non-medical – who feel called to serve. Even a few hours a month can make a meaningful impact on a neighbor's health and peace of mind. In a world where healthcare can feel overwhelming or out of reach, HERBIE stands as a reminder that compassion is still alive in our community. By helping spread the word, you can ensure that no one in our area goes without the care they deserve.



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*Comfort
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From Gratitude to Growth: A Message from BOSS Services

As 2025 draws to a close, the entire team at BOSS Services reflects on another remarkable year with profound gratitude. Your trust in us—to install, repair, and maintain the systems that keep your homes and businesses comfortable through scorching summers, freezing winters, and everything in between—has been the foundation of our success.

This year, we’ve had the privilege of serving hundreds of families and local businesses just like yours. Whether responding to an emergency call during a heatwave, performing routine tune-ups for efficient operation, or upgrading outdated systems to more energy-efficient models, every service call reminded us why we do what we do: Raise the Standard in home services. Your loyalty, referrals, and kind feedback have not only helped us grow but also motivated us to continually improve our skills, invest in the latest technology, and deliver the exceptional service you deserve.

We’ve faced challenges together—extreme weather events, supply chain hurdles, and the ongoing demand for sustainable

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solutions—and your patience and support have meant the world to us. It’s serving clients like you that makes our work so rewarding and enables us to give back to our local community through meaningful partnerships and initiatives.

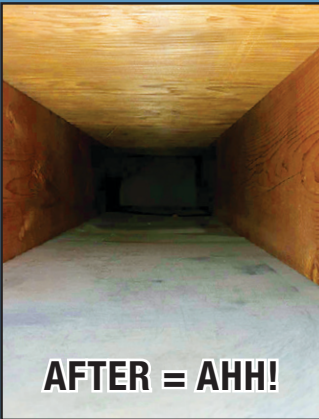
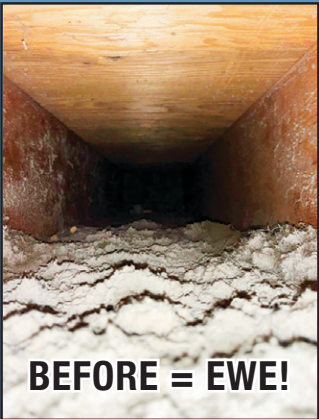
In 2025, we’ve proudly supported several local charities, including the Humane Society of Southwestern Michigan, Berrien County Animal Control, Berrien County Cancer Service, and others. We’ve also hosted events and enjoyed connecting with everyone at the Berrien County Youth Fair.

As we look ahead to 2026, we’re excited to continue serving you with the same dedication. New advancements in HVAC technology are on the horizon, and we’re eager to bring these innovations to your home for greater efficiency and comfort. Having proudly served Southwest Michigan for the past nine years, we remain committed to strengthening our community ties and expanding our support for local charities in the years ahead.

From all of us at BOSS Services—our technicians, office staff, and management team—we hope you and your loved ones enjoyed a joyful holiday season filled with warmth, laughter, and cherished moments. May the new year bring you health, happiness, and endless comfort in your home.

Thank you once again for choosing us. We truly appreciate your business and look forward to serving you in 2026.

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ESCAPE ST LINE AWD**
NOW \$24,783

1.5 EcoBoost Engine, 8 Speed Automatic, Aluminum Wheels, 21K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Blind Spot Information System with Cross Traffic Alert, Evasive Steering Assist, Lane Centering Assist, Rear Parking Sensors, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, U25103

WWW.SIEMANS.NET



**2022 FORD F-150 XLT
SUPERCAB/4X4**
NOW \$39,999

2.7 V6 EcoBoost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Less Than 20K Miles! Pickup Bed Cap, Bedliner, Running Boards, Remote Start, Power Heated Front Seats, Power Adjust Pedals, Heated Steering Wheel, Power Slide Rear Windows, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U25092



**2023 FORD F-250 STX
SUPERDUTY CREW/CAB/4X4**
NOW \$55,710

7.3 V8 Engine, 10 Speed Automatic, Only 16,000 Miles! Lift with Oversized Tires, Power Deploy Running Boards, Roof Clearance Lamps, STX Appearance Package, Security Cover, Power Slide Rear Window, Blind Spot Information System, Reverse Sensing System, 360 Degree Camera Package, Electronic Locking Axle, Trailer Brake Controller, SYNC4, Remote Keyless Entry System, Balance of Factory Warranty! Agate Black, Must See to Appreciate! F25337A



**2017 JEEP RENEGADE
LATITUDE/4X4**
NOW \$14,632

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, Less Than 39,000 Miles! Remote Start, Power Driver's Seat, Back-Up Camera, Remote Keyless Entry System, Granite Crystal Metallic, Very Nice...Must See! U25110



**2008 FORD MUSTANG
SHELBY GT500 CONVERTIBLE**
NOW \$37,556

5.4 V8 Engine, 6 Speed Manual Transmission, Aluminum Wheels, Less Than 27,000 Miles! Power Convertible, Power Driver's Seat, Sport Bucket Leather Seats with Embossed Cobra Logo, Unique Aluminum Hood with Air Extractors, Stainless Steel X-Pipe Exhaust, Remote Keyless Entry System, Black Clearcoat, Very Nice! C24120B



2018 JEEP WRANGLER
SPORT 4X4

NOW

\$19,866

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 97K Miles, Power Windows and Locks, Touchscreen Display, Black Sunrider Soft Top, Back-Up Camera, Remote Keyless Entry System, Ocean Blue Metallic, C25038B

2022 FORD
ESCAPE SE AWD

NOW

\$22,767

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Only 28K Miles, Remote Start, Sport Appearance Package, SYNC 3, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Information System with Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Carbonize Gray, U25098

2023 FORD BRONCO
SPORT BIG BEND 4X4

NOW

\$27,995

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Liftgate with Liftglass, Trailer Tow Package, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Alto Blue Metallic, U25087

2023 FORD BRONCO
2 DOOR 4X4

NOW

\$36,974

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 37K Miles, SYNC4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Blind Spot Information System with Trailer Tow Monitoring, Front Collision Mitigation, Back-Up Camera, Max Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Oxford White, F25309A

MANAGER'S SPECIALS

2019 FORD F-150 LARIAT
SUPERCREW/4X4

WAS

\$35,995

NOW

\$34,998

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 61K Miles, Security Cover, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Blind Spot Information System with Trailer Tow Monitoring, Front Collision Mitigation, Back-Up Camera, Max Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Oxford White, F25309A

2020 HONDA
ODYSSEY TOURING

WAS

\$29,575

NOW

\$28,753

3.5 Engine, 10 Speed Automatic, Aluminum Wheels, 78K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Sunroof, DVD Entertainment System, Power Slide Side Doors, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Platinum White Pearl, F25308A

2022 RAM 1500
BIG HORN QUAD CAB 4X4

WAS

\$32,995

NOW

\$32,663

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 57K Miles, Remote Start, Night Edition, Power Driver's Seat, Heated Front Seats, Cloth Bucket Seat, Heated Steering Wheel, Power Adjust Pedals, Touchscreen Display, Power Slide Rear Window, Front and Reverse Park Assist, Back-Up Camera, Trailer Tow Hitch, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, C25052

2022 CHEVY
STINGER

WAS

\$71,554

NOW

\$69,995

6.2 V8 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 10,000 Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Bose 14-Speaker Premium Audio System, Stability and Traction Control, Rear Parking Aid, Remote Keyless Entry System, Balance of Factory Warranty

2023 JEEP COMPASS
LIMITED 4X4

WAS

\$26,995

NOW

\$23,537

2.0 Turbo Engine, 8 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Climate Control, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Billet Silver Metallic, Jeep Certified! C24094A

2021 AUDI Q7 PREMIUM
PLUS QUATTRO

WAS

\$32,995

NOW

\$28,995

3.0 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 69K Miles, Navigation, Memory Power Leather Heated Front Seats, 3rd Row Seating, Climate Control, Panoramic Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Samurai Gray Metallic, M25094A

2022 FORD
EXPLORER XLT AWD

WAS

\$29,995

NOW

\$27,500

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Class IV Trailer Tow Package, Remote Keyless Entry System, Carbonized Gray Metallic, M25040A

2023 MAZDA
PLUS

WAS

\$27,995

NOW

\$26,995

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Class IV Trailer Tow Package, Remote Keyless Entry System, Carbonized Gray Metallic, M25040A

2020 FORD
EXPLORER ST 4WD

WAS

\$25,885

NOW

\$23,210

3.0 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 116K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, 3RD Row Seats, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Atlas Blue Metallic, F25216A

2021 JEEP GRAND CHEROKEE
LIMITED 4X4

WAS

\$25,892

NOW

\$22,367

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 104K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, 7 Passenger Seating! Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Velvet Red Pearlcoat, C25033A

2020 FORD F-150 XLT
SUPERCREW/4X4

WAS

\$32,542

NOW

\$29,238

2.7 V6 Ecoboost, 10 Speed Automatic, Chrome-Like PVD Wheels, 67K Miles, Running Boards, Navigation, SYNC3, Power Heated Front Seats, Power Adjust Pedals, Power Slide Rear Windows, Front Collision Mitigation, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Magnetic, F25200A

2023 FORD
SUPER DUTY

WAS

\$54,761

NOW

\$52,995

3.5 PowerBoost Full Hybrid Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 26K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, 3RD Row Seats, Twin Panel Moonroof, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Class IV Trailer Tow Package, Remote Keyless Entry System, Carbonized Gray Metallic, M25040A

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SALE DEPT. HOURS: MON &



2021 RAM 1500 BIG HORN CREW CAB 4X4

NOW \$35,886

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 40K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Power Adjust Pedals, Heated Front Seat, Heated Steering Wheel, Rear Power Slide Window, Back-Up Camera, Remote Keyless Entry System, Ram Certified, Bright White, C25074A

2021 FORD ESCAPE SEL AWD

NOW \$17,972

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Desert Gold Metallic, F26017A



2022 RAM 1500 REBEL CREW CAB 4X4

NOW \$48,426

5.7 V8 HEMI eTorque Engine, 8 Speed Automatic, Aluminum Wheels, Only 22K Miles! Security Cover, MOPAR Spray-In Bedliner, Running Boards, Night Edition, Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Wireless Charging Pad, Head Up Display, 19 Speaker Harman Kardon Premium Sound, Front Collision Mitigation, Parksense Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, C25140A



WAS \$39,995

2023 CHEVROLET COLORADO 271 CREW CAB 4X4

NOW \$38,963

2.7 Engine, 8 Speed Automatic, Aluminum Wheels, Only 17K Miles, Running Boards, Remote Start, Navigation, Memory Power Driver's Seat, Heated Steering Wheel, Leather Heated/AC Front Seats, Lane Keeping Assist with Departure Warning, Front Collision Warning with Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Nitro Yellow Metallic, U25084

WAS \$24,879

2020 TOYOTA RAV4 LE AWD

NOW \$23,829

2.5 Engine, 8 Speed Automatic, Styled Steel Wheels, 48K Miles, Power Windows and Locks, CD-Player, Adaptive Cruise Control, Back-Up Camera, Remote Keyless Entry System, Ruby Flare Pearl, Very Nice! F25190A



WAS \$35,993

2024 FORD EDGE ST LINE AWD

NOW \$34,789

2.0 Ecoboost Engine, 8 Speed Automatic, Painted Aluminum Wheels, Only 21K Miles, Remote Start, Navigation, SYNC4, Power ActiveX Heated Front Seats, Heated Steering Wheel, 2ND PowerFold Seats, Wireless Charging Pad, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Carbonized Gray, U25083



WAS \$25,995

2021 JEEP CHEROKEE LATITUDE LUX 4X4

NOW \$23,681

3.2 V6 Engine, 9 Speed Automatic, Aluminum Wheels, Only 37K Miles! Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sting-Gray Clearcoat, U25079

WAS \$78,894

2024 GMC SIERRA 3500HD DENALI CREW CAB 4X4

NOW \$74,995

6.6 V8 Turbo DIESEL Engine, 10 Speed Automatic, Aluminum Wheels, 49K Miles, Security Cover, Bedliner, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Front Collision Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Onyx Black, F26002A



WAS \$46,500

2021 FORD F-150 LARIAT SUPERCREW 4X4

NOW \$39,995

3.5 PowerBoost Hybrid Engine, 10 Speed Automatic, Alloy Wheels, 59K Miles, Power Running Boards, FX4 Off-Road Package, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Moonroof, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Iconic Silver Metallic, Balance of factory warranty! F25165A



WAS \$32,995

2022 FORD EXPLORER LIMITED 4WD

NOW \$29,995

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, SYNC3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Wireless Charging Pad, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty, Jewel Red Metallic, M25053

WAS \$38,995

2022 RAM 1500 BIG HORN SPORT CREW CAB 4X4

NOW \$35,421

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, ONLY 13,000 MILES! Security Cover, Running Boards, Remote Start, Navigation, Sport Appearance Package, Power Driver's Seat, Power Adjust Pedals, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Bright White Clearcoat, F25116A



WAS \$27,843

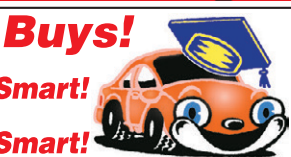
2022 CHEVY EQUINOX RS AWD

NOW \$26,246

1.5 Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Warning, Front Collision Mitigation, Bag Sensor, Telematics, Requires Subscription, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty, Iron Gray Metallic, U25077



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Dan Zarobsky



Dennis Varo



Greg Kantauskas



Jon Weber



Tim Place



Bob Betker



Alisha Danneffel



Martin Siemans



Mike Ferguson



Jeff Miller



THURS 9-8 • TUE., WED. & FRI. 9-6 • SAT. 9-4 Plus Tax, Title, Plates, Rebates Included. Must Qualify for Credit.



START SOMETHING NEW

SALES EVENT



2025 JEEP
COMPASS LATITUDE 4X4

Diamond Black Crystal, Altitude Special Edition, 10 Inch Touchscreen, 18 Inch Gloss Black Aluminum Wheels, and Much More! C25022

MSRP.....	\$32,355
SIEMANS DISCOUNT.....	- 860
MIDWEST BC REGIONAL BONUS CASH** -	500
NATIONAL RETAIL BONUS CASH...-	1,500
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH -	2,000
NATIONAL SELECT INVENTORY BONUS CASH -	500

SALE PRICE FOR EVERYONE \$26,995

NATIONAL SFS LEASE LOYALTY BONUS CASH* -	1,500
NATIONAL STELLANTIS LOYALTY RETAIL BONUS CASH* -	1,500
MILITARY OR FIRST RESPONDER BONUS CASH* -	500

AS LOW AS \$23,495

*MUST QUALIFY

**RESIDENCY RESTRICTIONS MAY APPLY

BASED UPON REBATES THROUGH 01/05/2026



2025 JEEP
GRAND CHEROKEE
LIMITED 4X4

Bright White, Memory Seat, Power Passenger Seat, Heated Seats, Heated Steering Wheel, Navigation, 10 Inch Touchscreen, Remote Start, Power Liftgate, Adaptive Cruise Control, Active Lane Management, Blind Spot and Cross Path Detection, and Much More! C25124

MSRP.....	\$46,900
SIEMANS DISCOUNT.....	- 655
MIDWEST BC SELECT INVENTORY RETAIL BONUS CASH** -	2,000
NATIONAL RETAIL BONUS CASH...-	2,250
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH -	2,000

SALE PRICE FOR EVERYONE \$39,995

NATIONAL SFS LEASE LOYALTY BONUS CASH* -	2,000
NATIONAL STELLANTIS LOYALTY RETAIL BONUS CASH* -	1,500
MILITARY OR FIRST RESPONDER BONUS CASH* -	500

AS LOW AS \$35,995

*MUST QUALIFY

**RESIDENCY RESTRICTIONS MAY APPLY

BASED UPON REBATES THROUGH 01/05/2026



2026 CHRYSLER
PACIFICA SELECT

Diamond Black Crystal, Power Sliding Doors, Power Liftgate, 10 Inch Touchscreen, Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Lane Departure Warning, and Much More! C26006

MSRP.....	\$45,155
SIEMANS DISCOUNT.....	- 660
NATIONAL BONUS CASH.....	- 750
NATIONAL RETAIL BONUS CASH...-	2,750
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH -	2,000

SALE PRICE FOR EVERYONE \$38,995

MILITARY OR FIRST RESPONDER BONUS CASH* -	500
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AS LOW AS \$38,495

*MUST QUALIFY

BASED UPON REBATES THROUGH 01/05/2026



2025 JEEP
GRAND CHEROKEE
LIMITED L 4X4

Baltic Gray Metallic, 2ND Row Bench Seat, 7 Passenger Seating, Trailer Tow Package, 3 Zone Temperature Control, Heated Front and Second Row Seats, Heated Steering Wheel, Navigation, Touchscreen Radio, Blind Spot and Cross Path Detection, Remote Start, Power Liftgate, Adaptive Cruise Control, and Much More! C25091

MSRP.....	\$51,240
SIEMANS DISCOUNT.....	- 1,245
NATIONAL RETAIL BONUS CASH...-	2,500
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH -	2,000

SALE PRICE FOR EVERYONE \$45,495

NATIONAL STELLANTIS RETAIL BONUS CASH* -	1,500
NATIONAL SFS LEASE LOYALTY BONUS CASH* -	2,000
MILITARY OR FIRST RESPONDER BONUS CASH* -	500

AS LOW AS \$41,495

*MUST QUALIFY

**MUST FINANCE THROUGH CHRYSLER CAPITAL

BASED UPON REBATES THROUGH 01/05/2026



2025 JEEP GLADIATOR
HIGH TIDE 4X4

Anvil Clearcoat, Leather Trimmed Seats, Power Driver and Passenger Seats, 17 Inch Black Painted Wheels, Body Color 3-Piece Hardtop, Body Color Fender Flares, Heated Front Seats, Heated Steering Wheel, Remote Start, Navigation, Alpine Premium Audio System, Blind Spot and Cross Path Detection, and Much More! C25155

MSRP.....	\$52,340
SIEMANS DISCOUNT.....	- 1,595
NATIONAL BONUS CASH.....	- 2,250
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH -	2,000

SALE PRICE FOR EVERYONE \$46,495

NATIONAL STELLANTIS LOYALTY RETAIL BONUS CASH* -	1,500
MILITARY OR FIRST RESPONDER BONUS CASH* -	500

AS LOW AS \$44,495

*MUST QUALIFY

BASED UPON REBATES THROUGH 01/05/2026



2025 JEEP WRANGLER
WILLYS 2-DOOR 4X4

"41" Green, Black 3-Piece Hardtop, Automatic Transmission, XTREME 35 Inch Tire Package, Heated Front Seats, Heated Steering Wheel, Remote Start, Adaptive Cruise Control, and Much More! C25141

MSRP.....	\$52,970
SIEMANS DISCOUNT.....	- 1,975
NATIONAL RETAIL BONUS CASH...-	2,000
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH -	2,000

SALE PRICE FOR EVERYONE \$48,995

NATIONAL STELLANTIS LOYALTY RETAIL BONUS CASH* -	1,500
MILITARY OR FIRST RESPONDER BONUS CASH* -	500

AS LOW AS \$46,995

*MUST QUALIFY

BASED UPON REBATES THROUGH 01/05/2026



2025 RAM PROMASTER
3500 EXTENDED HIGH
ROOF CARGO VAN

Black, Cloth Seats, Power Windows and Locks, Storage Group with Overhead Shelf, Rear Assist Handles, Upper and Lower Side Wall Paneling, Rear Bumper Step Extension, and Much More! C25075

MSRP.....	\$58,350
SIEMANS DISCOUNT.....	- 1,855
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** -	1,000
RAM DEALER CASH COUPONS.....	- 3,000
NATIONAL BONUS CASH.....	- 2,500

SALE PRICE FOR EVERYONE \$49,995

MILITARY OR FIRST RESPONDER BONUS CASH* -	500
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AS LOW AS \$49,495

*MUST QUALIFY

***BUSINESS OWNERS ONLY

BASED UPON REBATES THROUGH 01/05/2026



2026 RAM 3500
4X4 SERVICE BODY

Bright White, Cloth Seats, Black Tubular Side Steps, 6.7 Cummins DIESEL, Remote Start, Chrome Appearance Group, Trailer Brake Controller, Power Windows and Locks, READING Classic II Service Body, and Much More! C26024

MSRP.....	\$70,145
ADD FOR READING SERVICE BODY +	19,752
SUBTOTAL.....	\$89,897
SIEMANS DISCOUNT.....	- 2,902
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT*** -	1,000
RAM DEALER CASH COUPONS.....	- 5,000
NATIONAL HOLIDAY SELECT INVENTORY BONUS CASH -	2,000

SALE PRICE FOR EVERYONE \$78,995

MILITARY OR FIRST RESPONDER BONUS CASH* -	500
---	-----

AS LOW AS \$78,495

*MUST QUALIFY

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BASED UPON REBATES THROUGH 01/05/2026





Don
Stuart

Humorist

More Memorable Names Playing
Unmemorable Games!

Quick, tell me who won the Scooter's Coffee Frisco Bowl this year?

Hahahahaha! Trick question! There is no such thing as the Scooter's Coff--- wait, omg, yes there was such a thing! Well holey and moley! As for who won, who cares, as long as the rosters contained a few memorable names like these:

I have no idea what calculations were employed to arrive at this conclusion, but, according to Wikipedia, the letter K is used as the first letter in only 0.86% of English language words. Well, Louisiana Tech's football team is striving to elevate K's prominence! What else can one deduce from a roster that includes:

Wide receiver Kolby Thomas;
Defensive lineman Kaleb Coleman;
Linebacker Kaleb Andrus;
Linebacker Kolbe Fields;
Defensive back Kameron Carter;
Defensive back Kam Franklin;
Kicker Kaegen Kent.

Side note: Kaegen Kent is lobbying Kaleb and Kameron *hard* to amend their last names to Koleman and Karter.

'K, now that we've kovered -- sorry, covered-- La Tek's -- sorry, Tech's -- kraving for K, let's see how the Penn State roster stack's up! 'Kause they've got:

Defensive back Karsen Kiesewetter;
Defensive back Kolin Dinkins;
Linebacker Keon Wylie;
Linebacker Kari Jackson;
Defensive lineman Kaleb Artis;
Wide receiver Kaden Saunders;
Wide receive Kyren Hudson;
Wide receiver Koby Howard;

Running back Kaytron Allen.

Whatever rank he attains in the service, this quarterback for Navy will always have unsuspecting swabbies snapping to attention when people say, "Here comes the Brass!" -- because he's Ryan Brass.

Names that are just too lyrical and euphonious not to mention:

Boise State running back Sire Gaines;
Western Michigan tight end Mareyohn Hrabowski
Western Michigan defensive back Fitzroy Ledgister
Fla Intl offensive lineman Takaylan Muex
FIU defensive back -- Websley Etienne
App State offensive lineman Tyriq Poindexter
App State offensive lineman Saint Farrior
La Tech lineman Tazio Rosso

I hope this Tulane defensive back travels with trunkfuls full of snazzy garments: Armani Cargo!

I feel for this La Tech defensive back, who must ALWAYS have to make sure people spell his first name correctly: JayT Jackson

If I ever have to give an important public presentation, I'd want it to be sketched out by University of New Mexico defensive back Drew Speech.

Though his first name might suggest otherwise, this Navy defensive back tackles hard: Kush'i Abraham.

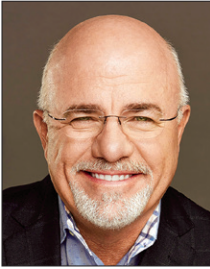
Tulane defensive back L.J. Green always gets a little nervous when he sees he's being shadowed by his fellow defensive back Chase Green.

The University of Texas San Antonio has a Marion -- running back A'Marion Peterson. HOWEVER. . . they also have offensive lineman A'Marion Breland. So obviously, the Roadrunners actually have Two'Marions!

San Antonio linebacker Nnanna Anyanwu oughta be nicknamed "Sha," right? -- y'know, phonetically, he could be known as "Sha Nnanna."

Similarly, shouldn't Arizona State offensive lineman Sean Na'a oughta be nicknamed "Na"? -- y'know, phonetically, he could be known as "Shawn Na Na'a."

So, full disclosure, I only include this young man because he reminds me of one of my favorite bits of dialogue from Saturday Night Live: He's Tulane kicker Jason Arredondo. And once, when Gilda Radner was playing her Roseanne Roseannadanna character, she name-checked the kid who sat behind her in elementary school homeroom. If you ever wanna make me laugh, just step up to me and say, "Hernando Roseannadando"!



Dave
Ramsey

Financial
Expert
The Ramsey Show

Dave Says
Learning to Forgive Yourself

Dear Dave,

I started following your plan at the first of the year. It was one of my New Year's resolutions. I even budgeted for Christmas each month. I've already gotten my holiday shopping done early, but in the process, I went a little crazy and overspent. Realistically, I know things will be okay. I stayed on track all year until now, but I'm still feeling ashamed about blowing my budget this month after doing so well the rest of the year. Do you have any suggestions for dealing with the guilt and getting motivated again?

Madelyn

Dear Madelyn,

You decided to take control of your finances nearly a year ago. And up until just recently it sounds like you were doing a great job. Lots of folks make mistakes in the first year. It's only natural when you're trying on a completely new behavior, whether it's with money or something else.

You've already made the decision to change your life, and a few spending mistakes this month doesn't change that. It also doesn't wipe out nearly a year's worth of discipline and hard work. So, I'm proud of you! And for what it's worth, I give you permission to stop beating yourself up, and start moving forward again.

Most people don't take time to identify where they want to go in life, or how to get there. They just shuffle along. They blame situations, circumstances, and even other people, for where they are. Some even think it's someone else's job to take care of them. That's called being a child. Children do what's fun in the moment, and they don't plan ahead. Adults devise a plan. They stick to it. And, they don't let one little mistake ruin a whole year's worth of work.

After I went broke years ago, I made plenty of mistakes in the process of learning a new, and better, way of handling money. Do yourself a favor, okay? Think back to all those months when you were doing so well. You've already proven you can make this thing work. So please, don't let one bad month overshadow a year's worth of great work. Kicking a bad habit is hard. It's tough. And no one -- I repeat, no one -- does it perfectly.

I want you to focus on the future, Madelyn. Clean up this one, little mess. Then put it behind you, and promise yourself you'll pay more attention going forward to your spending when the holidays and special occasions come around.

You can do it!

-- Dave

* Dave Ramsey is a nine-time national best-selling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.



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2021 Ram 1500 Crew Cab Big Horn 4x4 NOW \$27,491 or \$415mo 5.7L Hemi V-8 Engine, 8spd automatic, Night edition, Power Heated front bucket seat, 8.4" touch screen, Apple CarPlay / Android Auto, Dual zone climate control, Front & rear park assist, 20" wheels, Anti-spin rear axle, Tow package, remote start, warranty	2023 Buick Envision Preferred AWD NOW \$27,991 or \$422mo Sold with a nationwide LIFETIME powertrain warranty! Sport Touring package, 20" black aluminum wheels, Power seat, Heated front seats, Heated steering wheel, Dual zone climate, premium audio system with amplifier, auto high beam, Auto Emergency braking, Lane keep,	2022 Ford Explorer XLT 4x4 NOW \$28,491 or \$435mo Sold with a nationwide lifetime powertrain warranty! 3 rows of leatherette, dual power heated seats, second row buckets, heated steering wheel, power liftgate, Tri-zone climate, 8" touch screen, remote start, rear park assist	2023 GMC Acadia SLE AWD NOW \$29,991 or \$452mo Sold with a nationwide lifetime powertrain warranty! 3 rows of seating, Power seat, heated front bucket seats, 2nd row bucket seats, Remote start, 8" touch screen with Apple CarPlay / Android auto, 3 zone climate control, auto high beam, Safety group	2024 Chrysler Pacifica Touring L NOW \$29,991 or \$472mo Sold with a nationwide lifetime powertrain warranty! 3 rows of leather, full stow & go seating, Power heated front bucket seat, Memory seat, radio and exterior mirrors, 3 zone climate, power liftgate, Dual power sliding side doors, 10.1" infotainment, remote start, Adaptive cruise, Lane sense, Blind spot / rear cross path detection	2021 Jeep Wrangler Unlimited Sahara 4x4 NOW \$32,991 or \$498mo Sold with a nationwide lifetime powertrain warranty! 3.6L V-6, 8spd automatic, Heated leather front bucket seats, Heated steering wheel, Remote start, 8.4" touch screen, Navi, Apple CarPlay, Dual zone climate, Body colored 3 piece hard top, Full & Part time 4x4, Trac-Lok rear differential
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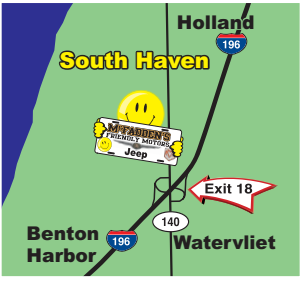
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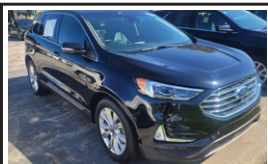
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2025 RAV4

Gas & Hybrid

4.75% for 72 Mos.⁷

APR Financing

CAMRY

AMERICA'S BEST SELLING CAR!¹



\$269/Mo. 39-Month Low Mileage 10,000 Mile/Year Lease

new 2026 CAMRY LE FWD Model #2559

\$269 Per Mo.⁸

39 Mo. Lease

\$3699 Due At Signing

Excludes applicable taxes & fees. No security deposit required.

2026 CAMRY

4.99% for 72 Mos.⁹

APR Financing

TUNDRA

BEST RESALE VALUE IN ITS CLASS¹⁰ - KBB.com



\$419/Mo. 39-Month Low Mileage 10,000 Mile/Year Lease

new 2026 TUNDRA SR CREWMAX 4X4 Model #8348

\$419 Per Mo.¹¹

39 Mo. Lease

\$3999 Due At Signing

Excludes applicable taxes & fees. No security deposit required.

2026 TUNDRA

Includes Hybrids! Excludes TRD Pro

2.99% for 72 Mos.¹²

APR Financing

PLUS \$1,000 TFS APR Cash⁴

-OR- new 2026 TUNDRA¹³

\$1000 CUSTOMER CASH

Includes Hybrids! Excludes TRD Pro

Expanded Toyota Military Rebate Program¹⁴

For MILITARY PERSONNEL & THEIR FAMILIES

\$500 OVER & ABOVE ALL OTHER INCENTIVES!

COLLEGE REBATE PROGRAM¹⁵

OVER & ABOVE ALL OTHER INCENTIVES!

ToyotaCare

Every New Toyota Comes With ToyotaCare.¹⁶

2-Year No Cost Maintenance Plan.

1. Based on manufacturers' sales data for mid-size truck (Tacoma), small SUVs (RAV4) and mid-size passenger cars (Camry), CY 2024. 2. Remaining new 2025 Tacoma SR5 Double Cab 4x4 Model 7540. Lease based on net cap cost of \$37,178. Lease end purchase option \$31,985. 3. New 2026 Tacoma (includes Hybrid, but excludes TRD Pro & Trailhunter). 2.99% APR financing for 48 months with \$22.13 per \$1,000 borrowed OR 3.99% APR financing for 60 months with \$18.41 per \$1,000 borrowed OR 4.99% APR for 72 months with \$16.10 per \$1,000 borrowed. 4. \$500 TFS Standard APR Cash on new 2026 Tacoma SR & SR5 Models only. \$1,000 TFS Standard APR Cash on new 2026 Tundra (excludes TRD Pro). Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify - see dealer for details. 5. Remaining new 2025 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$27,015. Lease end purchase option \$20,990. 6. Toyota vehicles and components are built using U.S. and globally sourced parts. 7. Remaining new 2025 RAV4 Gas & Hybrid models. 4.75% APR financing for 72 months with \$15.99 per \$1,000. 8. New 2026 Camry LE FWD Model 2559. Lease based on net cap cost of \$26,145. Lease end purchase option \$20,750. 9. New 2026 Camry 4.99% APR financing for 72 months with \$16.10 per \$1,000 borrowed. 10. Full-Size Pickup Class. Vehicle's projected resale value is specific to the 2025 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. 11. New 2026 Tundra CrewMax SR 4x4 Model 8348. Lease based on net cap cost of \$43,126. Lease end purchase option \$33,988. 12. New 2026 Tundra (excludes TRD Pro). 2.99% APR financing for 72 months with \$15.19 per \$1,000 borrowed. 13. New 2026 Tundra (excludes TRD Pro) \$1,000 Customer Cash. Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. May not be combined with APR or lease offers. 14. Qualified current, active-duty U.S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U.S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U.S. military personnel (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. 15. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. 16. ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first, and 24/7 Roadside Assistance is for 2 years/unlimited mileage (note: ToyotaCare for Mirai is 3 years/35,000 miles and Roadside Assistance for Mirai, b2, b24x, Prius, Prius Prime and Prius Plug-In Hybrid is 3 years/unlimited mileage). Roadside assistance does not include parts and fluids, except limited emergency gas delivery. Towing distance up to 25 miles. Restrictions apply. Available in the continental U.S. and Canada. See Toyota dealer for details and exclusions. * NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 32,500 miles at the rate of \$0.15 per mile (10K low mileage leases). A \$350 Disposition Fee is due at lease termination. ** Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. 2, 3, 4, 5, 7, 8, 9, 11, 12, 13, 14 & 15: Must take retail delivery from remaining new 2025 and new 2026 models in dealer stock while supply lasts between 12/2/25 and 1/5/26. Offers may vary by region. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. Supply limited. See participating dealer for complete details. Individual dealer prices and document fees may vary. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 1/5/26.

Let's Go Places

Visit Your Local Michigan Toyota Dealer Today!

SIGNATURE TOYOTA

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